

FOR IMMEDIATE RELEASE

06 December, 2002

PUBLIC NOTICE #2002-49

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: **RATE ENFORCEMENT BUREAU**, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1996, have been archived. Archived filings take approximately four weeks to retrieve.

(see attached list)

California Department of Insurance
Public Notice Filing
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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-38036	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP-AMERICAN BUSINESS COVERAGE	
02-38037	0761	AMERICAN INS. CO. (THE)	COMM	MULTI-PERIL	RULE CHANGE	BOP-AMERICAN BUSINESS COVERAGE	
02-37796	0127	AMERICAN MODERN HOME INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	DEBT CANCELLATION	
02-37962	1279	ARCH INS. CO.	COMM	EARTHQUAKE	NEW PROGRAM	ASIP COMM PROPERTY	0.00%
02-38038	0761	ASSOCIATED INDEMNITY CORP	COMM	MULTI-PERIL	RULE CHANGE	BOP-AMERICAN BUSINESS COVERAGE	
02-37998	0000	CENTURY-NATIONAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PREFERRED AUTOMOBILE	0.00%
02-37823	0212	CIVIC PROPERTY & CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	GARAGE LIABILITY	15.90%
02-37993	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-37992	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	FIRE	FORMS	NONE	
02-37991	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	UMBRELLA/EXCESS	
02-37786	0517	CLARENDON NATIONAL INS. CO.	COMM	FARMOWNERS MULTI-PERIL	FORMS	NONE	
02-37997	0218	CONTINENTAL CASUALTY CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-38022	3018	CONVERIUM INS. (NORTH AMERICA) INC.	COMM	AIRCRAFT	NEW PROGRAM	AVIATION	0.00%
02-37994	0323	CSE SAFEGUARD INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-37975	0920	DIAMOND STATE INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-37797	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	MULTI-PERIL	RULE CHANGE	MCDONALD'S FRANCHISEE PACKAGE	
02-38071	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	MULTI-PERIL	FORMS	MCDONALD'S FRANCHISEE PACKAGE	
02-37942	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-38087	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	OTHER LIABILITY	FORMS	NONE	
02-38021	0062	EMPLOYERS MUTUAL CASUALTY CO.	COMM	INLAND MARINE	RATE	NONE	-0.20%
02-37863	0212	EXACT PROPERTY & CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	GARAGE LIABILITY	15.90%
02-37871	0212	FARMERS INS. EXCHANGE	COMM	AUTO LIAB/PHYS DAMAGE	RATE	GARAGE LIABILITY	15.90%
02-38082	0038	FEDERAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	
02-37795	0553	FIRE & CASUALTY INS. CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	RULE CHANGE	RENTAL EQUIPMENT DEALERS	
02-38039	0761	FIREMAN'S FUND INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP-AMERICAN BUSINESS COVERAGE	
02-37801	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	FIRE	RATE & FORM	NONE	1.80%
02-37802	0084	GREAT AMERICAN ASSURANCE CO.	COMM	FIRE	RATE & FORM	NONE	1.80%
02-37803	0084	GREAT AMERICAN INS. CO.	COMM	FIRE	RATE & FORM	NONE	1.80%
02-37811	0084	GREAT AMERICAN INS. CO. OF NEW YORK	COMM	FIRE	RATE & FORM	NONE	1.80%
02-38083	0038	GREAT NORTHERN INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	
02-38081	3321	GULF INS. CO.	COMM	MEDICAL MALPRACTICE	RATE	PROF. LIAB-PODIATRISTS	10.00%
02-38001	0300	HORACE MANN INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-38002	0084	INFINITY NATIONAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	NATIONAL PREFERRED	
02-37995	0111	LIBERTY NORTHWEST INS. CORP	COMM	OTHER LIABILITY	RULE CHANGE	FEDERAL, MARITIME CLASSES, EMPLOYERS LIABILITY	0.00%

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02-37976	0108	LUMBERMENS MUTUAL CASUALTY CO.	COMM	INLAND MARINE	FORMS	HOMEBUILDERS	
02-37972	0767	MANUFACTURERS ALLIANCE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
02-37971	0785	MARKEL INS. CO.	COMM	AUTO LIABILITY	RATE	NONE	12.10%
02-37981	0785	MARKEL INS. CO.	COMM	AUTO PHYSICAL DAMAGE	RATE	NONE	19.40%
02-37751	0785	MARKEL INS. CO.	COMM	FIRE	RATE	NONE	14.70%
02-37875	0212	MID-CENTURY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	GARAGE LIABILITY	15.90%
02-37999	0140	NATIONAL CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-38040	0761	NATIONAL SURETY CORP	COMM	MULTI-PERIL	RULE CHANGE	BOP-AMERICAN BUSINESS COVERAGE	
02-37883	0212	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	GARAGE LIABILITY	15.90%
02-38084	0038	NORTHWESTERN PACIFIC INDEMNITY CO.	COMM	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	
02-38085	0038	PACIFIC INDEMNITY CO.	COMM	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	
02-37974	0767	PA MANUFACTURERS INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
02-37973	0767	PA MANUFACTURERS' ASSOCIATION INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
02-37996	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. - NON-PROFIT D&O	
02-38032	0553	ROYAL INDEMNITY CO.	COMM	FIRE	FORMS	NTEA	
02-37941	0553	ROYAL INDEMNITY CO.	COMM	MULTI-PERIL	RATE & FORM	SMP - MOVEPAK	11.70%
02-38033	0553	ROYAL INS. CO. OF AMERICA	COMM	FIRE	FORMS	NTEA	
02-38034	0553	SAFEGUARD INS. CO.	COMM	FIRE	FORMS	NTEA	
02-37943	0553	SAFEGUARD INS. CO.	COMM	MULTI-PERIL	RATE & FORM	SMP - MOVEPAK	11.70%
02-38000	0140	SCOTTSDALE INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-37953	0553	SECURITY INS. CO. OF HARTFORD	COMM	MULTI-PERIL	RATE & FORM	SMP - MOVEPAK	11.70%
02-37831	0176	STATE FARM FIRE & CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-37861	0176	STATE FARM MUTUAL AUTOMOBILE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
02-37862	0176	STATE FARM MUTUAL AUTOMOBILE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
02-37832	0176	STATE FARM MUTUAL AUTOMOBILE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-38025	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (THE)	COMM	AIRCRAFT	NEW PROGRAM	AVIATION	0.00%
02-37852	0161	TOPA INS. CO.	COMM	MULTI-PERIL	FORMS	BOP-TOPBOP	
02-37872	3321	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	AUTO LIAB/PHYS DAMAGE	RATE	OMNI II	16.70%
02-37891	0212	TRUCK INS. EXCHANGE	COMM	AUTO LIAB/PHYS DAMAGE	RATE	GARAGE LIABILITY	15.90%
02-37791	0158	UNITED STATES FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. PLATINUM MANAGEMENT D&O	
02-37794	0158	UNITED STATES FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF LIAB - D&O	
02-38031	0215	VALLEY INS. CO.	COMM	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	48.70%
02-37961	0038	VIGILANT INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	CUSTOMARG	
02-38086	0038	VIGILANT INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	
02-37798	0111	WAUSAU BUSINESS INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	MCDONALD'S FRANCHISEE PACKAGE	
02-38072	0111	WAUSAU BUSINESS INS. CO.	COMM	MULTI-PERIL	FORMS	MCDONALD'S FRANCHISEE PACKAGE	

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02-37951	0111	WAUSAU BUSINESS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-38088	0111	WAUSAU BUSINESS INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-37799	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	MCDONALD'S FRANCHISEE PACKAGE	
02-38073	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	FORMS	MCDONALD'S FRANCHISEE PACKAGE	
02-37952	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-38089	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	

76 Total Applications Received

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	02-35347	10/25/02	American Family Home Ins. Co.	Personal Auto Physical Damage	Rule Change	Mobile Home	*
Correct	02-35347	10/25/02	American Family Home Ins. Co.	Personal Homeowners Multi- Peril	Rule Change	Mobile Home	*
Incorrect	02-37161	11/22/02	Indemnity Ins. Co. of North America	Commercial Surety	Rate		0.00%
Correct	02-37161	11/22/02	Indemnity Ins. Co. of North America	Commercial Surety	Rule Change		
Incorrect	02-37438	11/29/02	Ins. Corp. of Hannover	Commercial Auto Liability	New Program	CA Independent Truck	0.00%
Correct	02-37438	11/29/02	Ins. Corp. of Hannover	Commercial Auto Liability and Physical Damage	New Program	CA Independent Truck	0.00%